

The Commonwealth of Virginia launched the **Virginia Mortgage Relief Program (VMRP)** to provide assistance to homeowners experiencing delinquency due to a financial hardship as a result of COVID-19 to help address mortgage and/or other qualified home ownership-related delinquencies to avoid default, foreclosure, or displacement.

The VMRP is open to homeowners whose primary residence is located in the Commonwealth of Virginia. For a full list of eligibility requirements, please visit our FAQ page [here](#).

APPLICATION DOCUMENT CHECKLIST:

- IDENTIFICATION:** State-issued driver's license or identification card (Expired IDs are acceptable up to six months)
Alternate Documents Accepted: Passport, birth certificate with government issued identification, identification permitted by FHA, VA, USDA or GSEs for mortgage origination
- LOAN NUMBER:** The loan number will be used to confirm application data with your servicer, taxing authorities, HCAs, or insurance companies.
- OWNERSHIP:** Mortgage or mobile home loan statement
- OCCUPANCY/PRIMARY RESIDENCY:** Driver's license or identification with matching address
Alternate Documents Accepted: Most recent month utility bill or credit card statement in applicant name
- HARDSHIP:** Attestation (included in VMRP application)
- BANKRUPTCY (if applicable):** Proof of court ordered discharge, dismissal or approval to participate in program
- HOMEOWNER/CONDOMINIUM ASSOCIATION FEES (if applicable):** Most recent balance statement with payment status OR if delinquent, statement demonstrating amount and date(s) of delinquency

APPLICATION DOCUMENT CHECKLIST CONTINUED



MORTGAGE OR MOBILE/MANUFACTURED HOME LOAN: Most recent mortgage/loan statement for each lien with loan balance OR loan reinstatement estimate from mortgage or loan servicer (if applicable)



INCOME FOR EACH ADULT HOUSEHOLD MEMBER 18 Y/O AND OLDER: Most recent signed and submitted tax returns (IRS 1040, 1040A or 1040EZ) if applicable
If income has significantly changed since 2020 tax filing or they have not submitted tax returns must provide most recent month:

- Salary, Wage Information: pay stubs OR signed statement from employer confirming wage, average hours per pay period, and frequency of payment
- Self-employment: Profit and loss statement(s) and most recent tax return
- Rental and other income: Most recent statement of net rental income, income from interest bearing assets, royalty income, interest from estates and trusts
- Benefits: Current benefits letter for Social Security or disability, retirement, pension, annuity, or death benefits
- Unemployment income: Payment history reflecting gross benefit amount, deductions and recent payments from unemployment insurance, worker's compensation, or severance compensation
- Public assistance: Current benefit letter for any General Assistance or TANF payments from state or local income support office
- Alimony: Court Order or cancelled checks for last three months
- Armed Forces Pay: two current statements
- If an adult household member has no income, submit the Zero Income Self Certification form

If no income documentation can be provided, a self-attestation may be accepted with an approved waiver by Virginia Housing

MORTGAGE RELIEF



APPLY TODAY

VirginiaMortgageRelief.com

1-833-OUR-VMRP
1-833-687-8677